

FOR ADVISOR  
USE ONLY

# HELIOS2 CONTRACT

Guaranteed Investment  
Fund Portfolios

RESPONSIBLE INVESTMENT

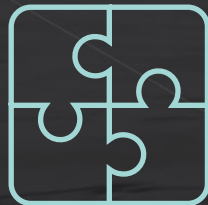
 **Desjardins**  
Insurance  
Life • Health • Retirement

Desjardins Insurance refers to Desjardins Financial Security Life Assurance Company.

# DESJARDINS, FIRST IN RESPONSIBLE INVESTMENT (RI)<sup>1</sup>



Pioneer in RI since 1990 with several firsts in Canada.



The largest selection of RI solutions in Canada with over 50 product options.<sup>1</sup>



Signed the United Nations Principles for Responsible Investment in 2010 and was the first Canadian financial institution to sign the Responsible Banking Principles in 2019.<sup>2</sup>



One of the institutions with the most extensive RI expertise in the country, with a team of internationally acclaimed RI portfolio managers.



<sup>1</sup> Desjardins internal research as at March 31, 2022. Subject to change without notice.

<sup>2</sup> <https://www.unpri.org/pri/about-the-pri>

# EXTRA-FINANCIAL STRATEGIES

## WHAT MAKES OUR DESJARDINS SOCIETERRA FUNDS DIFFERENT

In addition to a strictly traditional financial analysis, responsible investing integrates environmental, social and governance (ESG) considerations that are financially important in assessing an issuer's outlook for long-term sustainable growth and value creation potential.



### ENVIRONMENT

E.g.: greenhouse gas emissions, climate change



### SOCIAL

E.g.: working conditions, management of impacts on communities



### GOVERNANCE

E.g.: executive compensation, diversity on boards of directors



### EXCLUSION SCREENING

We exclude companies operating in controversial sectors (tobacco, weapons, nuclear energy, oil and pipelines).



### ESG CRITERIA EVALUATION

We evaluate ESG criteria to guide security selection.



### BEST IN CLASS

We focus on companies with the best top ESG performance.



### THEMATIC INVESTING

We select top companies in sectors that are directly related to an ESG theme (available for certain products).

**OUR PORTFOLIO MANAGERS APPLY DISTINCTIVE RI STRATEGIES**

# SHAREHOLDER ENGAGEMENT

## WHEN INVESTMENT BECOMES A VEHICLE FOR CHANGE

As responsible and committed investors, Desjardins and its portfolio managers use investor savings as leverage to generate a positive impact by engaging with certain issuers to improve their ESG practices.

**Shareholder engagement** is a direct involvement that allows investors to positively influence and encourage companies to improve their practices.

- Exercising voting rights
- Shareholder dialogue
- Shareholder proposals



# RESPONSIBLE INVESTMENT PORTFOLIOS

Strengthen your relationships by offering a Guaranteed Investment Fund portfolio that speaks to your clients' concerns and has an impact beyond financial returns.

## MULTIFACETED DIVERSIFICATION

- Asset class
- Region
- Economic sector
- Capitalization

## ACCESSIBLE

- Initial Deposits starting at \$1,000 per Contract or \$50 per month<sup>3</sup>

	Conservative	Moderate	Balanced	Growth	Maximum Growth	100% Equity
<b>LEGEND:</b> ■ Fixed income ■ Growth						
<b>FIXED INCOME</b>	<b>74.6%</b>	<b>64.6%</b>	<b>49.5%</b>	<b>39.5%</b>	<b>19.4%</b>	<b>0.0%</b>
→ SocieTerra Short-Term Income	1.3%	1.1%	0.8%	0.0%	0.0%	0.0%
→ SocieTerra Canadian Bond	50.3%	43.4%	32.6%	25.5%	9.9%	0.0%
→ Desjardins Global Government Bond Index	6.2%	4.8%	3.1%	2.5%	1.5%	0.0%
→ SocieTerra Emerging Markets Bond	5.5%	4.7%	3.8%	3.1%	1.5%	0.0%
→ SocieTerra Global Bond	4.3%	3.8%	2.9%	2.3%	1.2%	0.0%
→ SocieTerra Global Corporate Bond	4.0%	4.1%	4.1%	4.1%	4.1%	0.0%
→ SocieTerra Environmental Bond	3.1%	2.7%	2.2%	1.9%	1.3%	0.0%
<b>EQUITY</b>	<b>25.4%</b>	<b>35.4%</b>	<b>50.5%</b>	<b>60.5%</b>	<b>80.6%</b>	<b>100.0%</b>
→ SocieTerra Canadian Equity	5.9%	8.5%	12.4%	15.0%	20.1%	25.7%
→ SocieTerra Canadian Equity Income	0.7%	0.9%	1.4%	1.7%	2.2%	2.9%
→ SocieTerra American Equity	5.5%	7.6%	11.0%	13.2%	17.6%	21.4%
→ SocieTerra International Equity	2.0%	2.8%	4.2%	5.1%	6.8%	8.9%
→ SocieTerra Global Opportunities (formerly SocieTerra Environment)	1.0%	1.4%	2.0%	2.4%	3.3%	4.0%
→ SocieTerra Global Dividend	0.9%	1.3%	1.9%	2.3%	3.1%	3.8%
→ SocieTerra Low Volatility Global Equity	0.9%	1.3%	1.9%	2.3%	3.1%	3.8%
→ SocieTerra Diversity	1.4%	1.9%	2.8%	3.3%	4.4%	5.4%
→ SocieTerra Positive Change	0.9%	1.3%	1.8%	2.2%	2.9%	3.6%
→ SocieTerra Cleantech	1.9%	2.6%	3.4%	4.0%	5.1%	6.2%
→ SocieTerra American Small Cap Equity	1.2%	1.6%	2.1%	2.5%	3.2%	3.8%
→ SocieTerra International Small Cap Equity	0.7%	1.0%	1.3%	1.5%	1.9%	2.3%
→ SocieTerra Emerging Markets Equity	2.2%	3.2%	4.3%	5.1%	6.8%	8.3%












Asset allocation as at June 30, 2022. See the Helios2 Contract and Information Folder for more information.

<sup>3</sup> Conditions apply. \$10,000 Minimum Deposit for RRIF Contracts.










# DFS GUARANTEED INVESTMENT FUNDS

## DESJARDINS SOCIETERRA PORTFOLIOS

### RESPONSIBLE INVESTMENT PORTFOLIOS BUILT ON INNOVATIVE UNDERLYING FUNDS

FUND NAME	PORTFOLIO MANAGER	ASSET CLASS	DESCRIPTION
SOCIETERRA SHORT-TERM INCOME	 Desjardins Global Asset Management	Canadian fixed income	The Fund invests primarily in investment-grade debt instruments issued by Canadian governments and corporations that mainly have a maturity of one to five years. The Fund uses a responsible investment approach.
SOCIETERRA CANADIAN BOND	 Desjardins Global Asset Management	Canadian fixed income	The Fund primarily invests in various investment grade debt securities issued by Canadian corporations, governments and related organizations, as well as municipalities. The Fund follows a sustainable investment approach.
DESJARDINS GLOBAL GOVERNMENT BOND INDEX	 BlackRock	Global Government fixed income	The Fund replicates, to the extent possible and before fees and expenses, the performance of the Bloomberg Barclays Global Aggregate Government ex Emerging Markets CAD hedged index (or any successor thereto). The Fund will primarily invest in developed markets investment grade government and government related fixed income securities.
SOCIETERRA EMERGING MARKETS BOND	 PIMCO	International fixed income	The Fund invests in fixed-income securities from emerging markets or developing issuers, where the sub-manager integrates ESG considerations by excluding issuers that are not aligned with sustainability principles, focusing on issuers with ESG best practices and maintaining a collaborative and constructive dialogue with issuers.
SOCIETERRA GLOBAL BOND	 PIMCO	Global fixed income	The Fund combines investment-grade corporate bonds, high-yield corporate bonds and emerging market bonds and fully integrates ESG considerations into the fundamental analysis.
SOCIETERRA GLOBAL CORPORATE BOND	 WESTERN ASSET	Global fixed income	The Fund invests in global corporate bonds while fully integrating ESG considerations from a macroeconomic and issuer level perspective.
SOCIETERRA ENVIRONMENTAL BOND	 mirova Investing in sustainability	Global fixed income	The Fund invests in sustainable development projects of governments and companies located around the world.
SOCIETERRA CANADIAN EQUITY INCOME	 Desjardins Global Asset Management	Canadian growth	The Fund invests primarily in a diversified portfolio of securities of Canadian issuers, including the common and/or preferred shares of corporations that pay dividends. The Fund follows the responsible approach to investing.
SOCIETERRA CANADIAN EQUITY	 Desjardins Global Asset Management	Canadian growth	The Fund invests in all-cap securities. The manager selects the leaders in terms of ESG practices.
SOCIETERRA AMERICAN EQUITY	 Desjardins Global Asset Management	American growth	The Fund holds equity securities from US small-cap companies. The manager selects leaders in terms of ESG practices.
SOCIETERRA INTERNATIONAL EQUITY	 ADDENDA CAPITAL	International growth	The Fund holds small-cap equity securities in all parts of the world except the United States. ESG considerations are among the factors the sub-manager considers when assessing a company's ability to generate long-term sustainable growth.

DFS GUARANTEED INVESTMENT FUNDS – DESJARDINS SOCIETERRA PORTFOLIOS (cont'd)

FUND NAME	PORTFOLIO MANAGER	ASSET CLASS	DESCRIPTION
SOCIETERRA GLOBAL OPPORTUNITIES	 IMPAX Asset Management	Global growth	The Fund invests in securities of companies outside of Canada and the United States that address ESG impacts in their operations.
SOCIETERRA GLOBAL DIVIDEND	 SARASIN & PARTNERS	Global growth	The Fund holds equity securities of companies located around the world. The Fund integrates ESG considerations into its investment process. The sub-manager selects sustainable companies generating high quality cash flows with the ability to pay growing dividends.
SOCIETERRA LOW VOLATILITY GLOBAL EQUITY	 FIDELITY INVESTMENTS CANADA®	Global growth	The Fund invests primarily in Canadian large-cap companies selected using a fully integrated ESG approach in addition to the fundamental and technical analysis.
SOCIETERRA DIVERSITY	 LAZARD ASSET MANAGEMENT	Global growth	The Fund targets companies with internal policies that promote diversity, especially gender diversity in senior management and on boards of directors.
SOCIETERRA POSITIVE CHANGE	 BAILLIE GIFFORD	Global growth	The Fund invests in securities of companies that can quickly adapt to or benefit from the transition to a sustainable economy.
SOCIETERRA CLEANTECH	 IMPAX Asset Management	Global growth	The Fund invests in securities from companies around the world that offer innovative technologies and solutions in the area of energy efficiency and the environment.
SOCIETERRA AMERICAN SMALL CAP EQUITY	 ClearBridge Investments	American growth	The Fund invests in sustainable development projects of governments and companies from around the world.
SOCIETERRA INTERNATIONAL SMALL CAP EQUITY	 BAILLIE GIFFORD	International growth	The Fund holds equity securities of companies located around the world. The sub-manager selects the top-performing companies in terms of sustainability compared to their peers, with the objective of minimizing portfolio volatility.
SOCIETERRA EMERGING MARKETS	 COMGEST	International growth	The Fund invests in companies located in or with significant operations in emerging markets that are concerned about ESG impacts in their operations.

## A SIMPLE WAY TO COMBINE FINANCIAL GOALS WITH PERSONAL VALUES

### KEY CHARACTERISTICS

**Complete range of responsible investment products**

**High level of diversified expertise**

**Accessible**

**SocieTerra Portfolios**

### ADVANTAGES FOR YOUR CLIENTS

- Contributes to improving the environmental, social and governance practices of companies.
- Generates tangible results for their investment and for society.
- Gives them access to tools to track the impact of their investment on ESG criteria.

→ Investments managed by RI leaders that are recognized for their expertise.

- Initial investment of \$1,000 per Contract.
- \$50 per recurring payment.<sup>4</sup>
- Applies to non-registered TFSA, RESP, RRSP, LIRA, and RRIF accounts.

- Access a diversified and regularly rebalanced solution.
- Improve the environmental, social and governance practices of companies.
- Generate tangible results for their portfolio and for society.

### AVANTAGES FOR YOU

- Allows you to stand out with a full range of increasingly popular products.
- Gives you additional tools to foster communication with your clients.
- Gives you access to a range of products that allow you to meet the needs of a majority of RI investors.

→ Selection and monitoring of managers based on a thorough process.

→ SocieTerra is part of a rapidly emerging global social movement.

→ Accessible to all of your clients who are interested in or committed to responsible investing.

- Offer a full range of RI products in a single transaction.
- Meet compliance requirements.

<sup>4</sup> Conditions apply. \$10,000 Minimum Deposit for RRIF Contracts.



# ABOUT DESJARDINS GROUP

Desjardins Group is the largest cooperative financial group in North America and the fifth largest cooperative financial group in the world, with assets of \$397.1 billion. It was named one of the Canada's Top 100 Employers in 2022 by MediaCorp. To meet the diverse needs of its members and clients, Desjardins offers a full range of products and services to individuals and businesses through its extensive distribution network, online platforms and subsidiaries across Canada. Ranked among the world's strongest banks according to The Banker magazine, Desjardins has some of the highest capital ratios and credit ratings in the industry.\*

# CANADA'S LEADING FINANCIAL INSTITUTION FOR RESPONSIBLE INVESTMENTS

A pioneer in the responsible investment (RI) field since 1990, Desjardins offers the largest selection of RI solutions and has the most in-depth RI expertise in Canada, thanks to a team of seasoned portfolio managers.\*\*

## LOOKING FOR HELIOS2 CONTRACT STRATEGIES?

Your regional sales director can help you meet your clients' needs.

Reach out today!

The Contract and Information Folder and the Funds Facts document contain important information on the Desjardins Financial Security Guaranteed Investment Funds Plan - Helios2 and the DFS Guaranteed Investment Funds. The Contract and Information Folder also contains a glossary of defined terms. Please read these documents carefully before investing.

DFS Guaranteed Investment Funds are established by Desjardins Financial Security Life Assurance Company.

Helios2 and DFS Guaranteed Investment Funds are registered trademarks of Desjardins Financial Security Life Assurance Company. DESJARDINS INSURANCE and its logo are trademarks of the Fédération des caisses Desjardins du Québec used under license.

\* As at March 31, 2022

\*\* Desjardins internal research, June 30, 2022.



Desjardins Insurance refers to Desjardins  
Financial Security Life Assurance Company.

200, rue des Commandeurs,  
Lévis (Québec) G6V 6R2  
1-866-647-5013